

***In the Claims:***

*✓ ✓ ✓*  
Please cancel claims 13, 16 and 38.

Please substitute claim 17 with the following claim 17:

*SJ* 17. (Twice Amended) A computer implemented method of managing a credit application, the method comprising the steps of:

*receiving credit application data from a remote application entry and display device;*  
*obtaining credit report data from at least one remote credit bureau terminal device;*  
*selectively forwarding the credit application data to a first remote funding source terminal device;*

*facilitating the first remote funding source terminal device to selectively forward the credit application to a second remote funding source terminal device if the funding source associated with the first remote funding source terminal declines to approve the credit application; and*

*forwarding funding decision data from at least one of the first and second remote funding source terminal devices to the remote application entry and display device.*

Please substitute claim 20 with the following claim 20:

20. (Twice Amended) A computer implemented method of managing a credit application, the method comprising the steps of:

receiving credit application data from a consumer through a dealer having a web site;  
obtaining credit report data from at least one remote credit bureau terminal device;  
selectively forwarding the credit application data to a first remote funding source terminal  
device;

facilitating the first remote funding source terminal device to selectively forward the  
credit application to a second remote funding source terminal device if the funding source  
associated with the first remote funding source terminal declines to approve the credit  
application; and

forwarding funding decision data from the at least one of the first and second remote  
funding source terminal devices to the consumer at the dealer web site.

*Cont*  
*F1*  
Please substitute claim 40 for the following claim 40:

40. (Amended) The method according to claim 17, further comprising the steps of:  
aggregating data for a dealer having a plurality of dealerships located at different  
locations; and  
*K2*  
providing the dealer with a consolidated report using the aggregated data.

*K2*  
Please substitute claim 42 for the following claim 42:

*K3*  
42. (Amended) The method according to claim 20, the method further comprising the steps of:  
aggregating data for a dealer having a plurality of dealerships located at different  
locations; and

~~providing the dealer with a consolidated report using the aggregated data.~~

Please substitute claim 44 for the following claim 44:

*44. (Amended) The system of claim 43, wherein said program further performs the step of viewing specific details about a dealer that includes whether the lender has a relationship with the dealer.*

Please add the following new claims 45-61:

*45. The method according to claim 17, further including the step of forwarding funding decision data from the second remote funding source terminal device to the first remote funding source terminal device.*

*46. The method according to claim 17, further including the step of allowing the first remote funding source terminal device access to the funding decision data from the second remote funding source terminal device.*

*47. The method according to claim 17, wherein the method of managing a credit application is accomplished via the Internet.*

*48. The method according to claim 17, wherein the method of managing a credit application is accomplished via leased lines.*

49. The method according to claim 17, wherein the method of managing a credit application is accomplished via telephone lines.

50. The method according to claim 17, wherein the method of managing a credit application is accomplished via a local area network.

51. The method according to claim 17, wherein the method of managing a credit application is accomplished via a wide area network.

52. The method according to claim 20, further including the step of forwarding funding decision data from the second remote funding source terminal device to the first remote funding source terminal device.

*Cont  
FS*

53. The method according to claim 20, further including the step of allowing the first remote funding source terminal device access to the funding decision data from the second remote funding source terminal device.

54. The method according to claim 20, wherein the method of managing a credit application is accomplished via the Internet.

55. The method according to claim 20, wherein the method of managing a credit application is accomplished via leased lines.

56. The method according to claim 20, wherein the method of managing a credit application is accomplished via telephone lines.

57. The method according to claim 20, wherein the method of managing a credit application is accomplished via a local area network.

58. The method according to claim 20, wherein the method of managing a credit application is accomplished via a wide area network.

59. A computer implemented method of managing a credit application, the method comprising the steps of:  
receiving credit application data from a remote application entry and display device;  
obtaining credit report data from at least one remote credit bureau terminal device;  
allowing a first remote funding source terminal device access to the credit application data;  
if the funding source associated with the first remote funding source terminal declines to approve the credit application and at the direction of the first remote funding source terminal, allowing a second remote funding source terminal access to the credit application data; and  
allowing the remote application entry and display device access to funding decision data from at least one of the first and second remote funding source terminal devices.

*Cont  
15*

60. The method according to claim 59, further including the step of allowing the first remote funding source terminal to access funding decision data from the second remote funding source terminal device.

*I  
amt  
PS*

61. The method according to claim 59, wherein the method of managing the credit application is accomplished via the Internet.